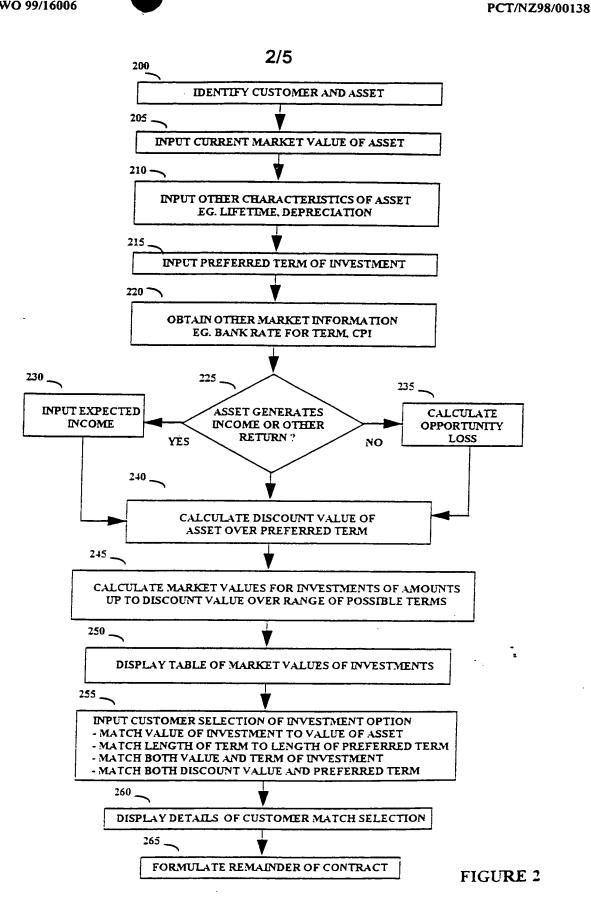


FIGURE 1



PCT/NZ98/00138

300 **IDENTIFY CUSTOMER** 305 \_ INPUT PREFERRED AMOUNT OF INVESTMENT 310 -INPUT PREFERRED TERM OF INVESTMENT 315. OBTAIN BANK RATE FOR PREFERRED TERM 320 \_ CALCULATE VALUE OF NOTIONAL ASSET WHICH GIVES PREFERRED AMOUNT OF INVESTMENT AS RETURN 325 \_ CALCULATE DISCOUNT VALUE OF NOTIONAL ASSET OVER PREFERRED TERM 330 CALCULATE MARKET VALUES FOR INVESTMENTS OF AMOUNTS UP TO DISCOUNT VALUE OVER RANGE OF POSSIBLE TERMS 335 DISPLAY TABLE OF MARKET VALUES OF INVESTMENTS 340 \_ INPUT CUSTOMER SELECTION OF INVESTMENT OPTION - MATCH VALUE OF INVESTMENT TO VALUE OF ASSET - MATCH LENGTH OF TERM TO LENGTH OF PREFERRED TERM - MATCH BOTH VALUE AND TERM OF INVESTMENT - MATCH BOTH DISCOUNT VALUE AND PREFERRED TERM 345 \_ DISPLAY DETAILS OF CUSTOMER MATCH SELECTION 350

FORMULATE REMAINDER OF CONTRACT

428 Recy Fetterty

WO 99/16006

FIGURE 3

PCT/NZ98/00138





INSURANCE		MONEY BOUGHT				
COST	1 MONTH	3 MONTH	6 MONTH	1 YEAR	2 YEAR	3 YEAR
\$1,000	\$100,000	\$50,000	\$33,333	\$25,000	\$10,000	\$7,143
\$2,000	\$200,000	\$100,000	\$67,667	\$50,000	\$20,000	\$14,286
\$3,000	\$300,000	\$150,000	\$100,000	\$75,000	\$30,000	\$21,429
\$4,000	\$400,000	\$200,000	\$133,333	\$100,000	\$40,000	\$28,571
\$5,000	\$500,000	\$250,000	\$166,667	\$125,000	\$50,000	\$35,714
\$6,000	\$600,000	\$300,000	\$200,000	\$150,000	\$60,000	\$42,857
\$7,000	\$700,000	\$350.000	\$233,333	\$175,000	\$70,000	\$50,000
\$8,000	\$800,000	\$400,000	\$266,667	\$200,000	\$80,000	\$57,143
\$9,000	5900,000	\$450,000	\$300,000	\$225,000	\$90,000	\$64.286
\$10,000	\$1,000,000	\$500,000	\$333,333	\$250,000	\$100,000	\$71,429
\$15,000	\$1,500,000	\$750,000	\$500,000	\$375,000	\$150,000	\$107,143
\$20,000	\$2.000,000	\$1,000,000	\$666,667	\$500,000	\$200,000	\$142.857
\$30.000	\$3,000,000	\$1,500,000	\$1.000,000	\$750,000	\$300,000	\$214.286
\$40,000	\$4,000,000	\$2,000,000	\$1.333.333	\$1,000,000	\$400,000	\$285,714
\$50.000	\$5,000,000	\$2,500,000	\$1.666,667	\$1,250,000	\$500,000	\$357,143
\$100.000	\$10,000.00	\$5,000,000	\$3,333,333	\$2,500.000	\$1,000.00	\$714,286

# FIGURE 4

INSURANCE	MONEY BOUGHT					
COST	1 MONTH	3 MONTH	6 MONTH	1 YEAR	2 YEAR	3 YEAR
\$1.000	\$100.000	\$50,000	\$33.333	\$25,000	\$10,000	\$7.143
\$2,000	\$200,000	\$100.000	\$67,667	\$50,000	\$20,000	\$14,286
\$3.000	\$300.000	\$150,000	\$100.000	\$75.000	\$30,000	S21.429
\$4.000	\$400,000	\$200.000	\$133,333	\$100.000	\$40,000	\$28.571
\$5,000	\$500.000	\$250.000	\$166,667	\$125.000	\$50,000	\$35,714
\$6.000	\$600.000	\$300,000	\$200,000	\$150,000	\$60.000	\$42,857
\$7.000	\$700.000	\$350.000	\$233,333	\$175.000	\$70,000	\$50,000
\$8.000	\$800.000	\$400.000	\$266,667	\$200.000	\$80.000	\$57,143
\$9.000	\$900,000	\$450.000	\$300,000	\$225,000	\$90,000	\$64.286

FIGURE 5





INSURANCE	MONEY BOUGHT			
COST	1 MONTH	3 MONTH	6 MONTH	1 YEAR
\$1,000	\$100,000			
\$2,000		\$100,000		
\$3,000			\$100,000	
\$4,000				\$100,000

## FIGURE 6a

INSURANCE	MONEY BOUGHT					
COST	1 MONTH	3 MONTH	6 MONTH	1 YEAR	2 YEAR	3 YEAR
\$1,000	\$100.000	\$50,000	\$33,333	\$25,000	\$10,000	\$7,143
\$2,000		\$100,000	\$66,667	\$50,000	\$20,000	\$14,286
\$3,000			\$100,000	\$75,000	\$30,000	\$21,429
\$4,000				\$100,000	\$40,000	\$28,571
\$5,000					\$50,000	\$35,714
\$6,000				i i	\$60,000	\$42,857
\$7,000				1	\$70,000	\$50,000
\$8,000					\$80,000	\$57,143
\$9,000					\$90,000	\$64,286

#### FIGURE 6b

INSURANCE COST	MONEY BOUGHT
	1 YEAR
\$1.000	\$25.000
\$2.000	\$50.000
\$3,000	\$75.000
\$4.000	\$100.000
\$5.000	\$125,000
\$6.000	\$150.000
\$7.000	\$175.000
\$8.000	\$200,000
\$9.000	\$225.000

## FIGURE 6c

INSURANCE COST	MONEY BOUGHT
	1 YEAR
\$4,000	\$100.000

#### FIGURE 6d

INSURANCE COST	MONEY BOUGHT 1 YEAR
\$9,000	\$225.000

## FIGURE 6e